

# **Exhibit 6**

Tangled Paths: A Sprawling Probe Of Terror Funding Centers in Virginia; U.S. Tries to Tie Maze of Firms, Charities Based in Herndon Into a Global Network; Bin Laden's 'Golden Chain'

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Copyright (c) 2004, Dow Jones & Company Inc. Reproduced with permission of copyright owner. Further reproduction or distribution is prohibited without permission. HERNDON, Va. -- On a cloudy March day two years ago, scores of heavily armed federal agents raided the homes and businesses of numerous Muslim residents in this Washington suburb. Guns drawn and clad in black, the agents scooped up computers, address books and correspondence, handcuffing some of the startled targets of the sweep.

The government says the massive search has been one of the most productive forays in a 2 1/2-year investigation into the financing of international terrorism. The targets of the raid say it amounted to law-enforcement overkill.

The man who has done more than any other investigator to chart the course of the probe is a little-known customs agent named David Kane. The 34-year-old former financial planner drafted the 99-page affidavit justifying the March 2002 raid and helped carry it out. He continues to spearhead an investigation that since the attacks of Sept. 11, 2001, has taken him from a chicken farm in rural Georgia to the Swiss Alps estate of a leading figure in the Muslim Brotherhood, the forefather of Islamic fundamentalist groups.

The cast of characters Mr. Kane has tracked includes a leader of the Palestinian terrorist organization Hamas, a loquacious Egyptian banker and the equally talkative wife the banker left behind in Virginia. Earlier this month, U.S. officials confirmed that a Muslim activist who formerly worked with some of the people targeted in the raid -- and who is now in custody -- is suspected of involvement in a plot to assassinate the ruler of Saudi Arabia, Crown Prince Abdullah. Nancy Luque, a lawyer representing members of the Herndon group, says the Muslim activist, Abdurahman Alamoudi, has no connection with her clients and last worked for a Herndon entity in 1990.

As it expands into Europe and the Middle East, the probe is shedding new light on what one government witness called the "Golden Chain": a purported list of Osama bin Laden's earliest financial supporters.

The Kane investigation shows that disrupting the flow of money allegedly used to fuel terrorism and extremism is extraordinarily difficult. Funds move around the world along convoluted paths, tended to by a vast array of players. The line between legitimate and illegitimate activities is often blurry, making it all the more difficult to distinguish the criminals from mere activists and bankers.

At the center of Mr. Kane's probe is a cluster of more than 100 charities and companies based in and around Herndon, a town of 21,000 whose middle-class houses sit on quiet streets with names like Rock Ridge Road and Marjorie Lane. Following the establishment there in the early 1980s of a research organization called the International Institute of Islamic Thought, Herndon attracted a stream of Muslim immigrants. A group of elders help run, in addition to the institute, a mosque, an Islamic graduate school and a mutual fund that follows Islamic investing principles, such as avoiding interest payments.

Today, it's a close-knit Muslim community under siege. In addition to the activist suspected of trying to finance the killing of the Saudi crown prince, another man with alleged ties to the community has been convicted of immigration fraud and has been indicted again for making false statements to the government. A team of Justice Department prosecutors in the eastern district of Virginia have said they are preparing additional charges against others in Herndon.

Members of the Herndon group are fighting back in court, and their main target is Mr. Kane. One of the Herndon figures has filed a civil lawsuit against the customs agent, accusing him personally of sparking a witch hunt based on erroneous information and deliberate falsehoods. Ms. Luque, who represents the Herndon group's leaders, says she

has been told by the FBI that her clients aren't under investigation for terrorism and adds that her clients are loyal Americans.

Federal officials have barred Mr. Kane from commenting. Represented by lawyers from the Justice Department, he hasn't yet had to respond formally in court. The government has said in a statement that the raid in Herndon was "completely lawful."

The Customs Service, which in the wake of the Sept. 11 attacks has become the Bureau of Immigration and Customs Enforcement under the Department of Homeland Security, has long specialized in untangling complicated monetary misdeeds. With his oblong eyeglasses and quiet manner, Mr. Kane more closely resembles a European college professor than a gun-toting federal agent. He is fluent in German and can hold his own in Italian.

Before joining the government in 1997, he did a stint in the mid- 1990s as a financial planner for mostly middle-class customers. On the side, he earned a master's degree in international transactions from George Mason University in Fairfax, Va., to complement his undergraduate degrees in German and public policy. He then followed in the footsteps of his father, a longtime customs official who analyzed intelligence on smuggling and other international crimes.

The younger Mr. Kane joined a customs squad in the Baltimore area, quickly earning a reputation in drug-related money-laundering cases for his sharp mind and extraordinary memory. "He just retains everything, almost to a fault," says Allen Doody, his supervisor at the time.

Mr. Kane's record includes an embarrassing flop. In 2000, a prosecution in which he was the lead investigator and main government witness fell apart. The federal-court jury quickly acquitted an immigrant from Ghana accused of illegally transmitting tens of thousands of dollars to Africa.

Then came Sept. 11. The well-financed international conspiracy behind the terrorist hijackings resulted in an urgent call from Washington for federal agents who speak foreign languages and understand global finance. Mr. Kane was drafted to join the investigation. Later, the Federal Bureau of Investigation pushed the customs agency aside to take the lead in the financial probe. But Mr. Kane, who had distinguished himself in mastering the relevant government files and identifying people the government needed to learn about, remained the lead agent in the Herndon case.

One of the most tantalizing pieces of the terror-finance puzzle, investigators and prosecutors discovered, was in their own backyard: the cluster of interlocking charities and businesses in Herndon that had popped up at the fringes of other terrorism probes going back to the mid-1990s. By December 2001, Mr. Kane and a newly formed squad of customs, Internal Revenue Service and FBI agents were closely scrutinizing the Virginia organizations, many of which had addresses listed in a small office building at 555 Grove St., Herndon.

What they found was a maze of corporations and nonprofits, ranging from the Child Development Foundation to an Islamic chicken processor called Mar-Jac Poultry Inc., which had operations in rural Georgia. Over time, many of the groups "dissolve and are replaced by other organizations under the control of the same group of individuals," Mr. Kane wrote in his March 2002 affidavit. He concluded that many were "paper organizations," designed to confuse any outsider who tried to sort them out.

Ms. Luque, the lawyer representing members of the Herndon group, says the firms have all been legitimate. Many have been short-lived because they were set up for particular real-estate deals, a common industry practice, she says. Other organizations are simply neighboring tenants, with no ties to her clients, she adds.

The government files Mr. Kane sifted, according to his later court statements, showed that the Herndon group had come under investigation in the mid-1990s for possible financial support of Palestinian terror groups. Those groups included Hamas, which is notorious for orchestrating suicide bombings aimed at Israeli citizens. In addition, the Herndon organizations came under scrutiny in 1998 when an employee of the Islamic institute delivered a satellite-phone battery to Osama bin Laden, government court filings state.

Other aspects of the institute's history also hint at why the Herndon group has been of such keen interest to Mr. Kane. Incorporated in the U.S. in 1980, the institute traces its conception to a meeting in 1977 of senior members of the Muslim Brotherhood in Lugano, Switzerland, investigators have discovered.

The Brotherhood was founded in the 1920s in Egypt to promote an Islamic revival. It quickly grew into a broad and sometimes violent movement opposing Western and secular influence in the Middle East. While it pushed social and political reform in some countries, the Brotherhood also spawned terrorist offshoots. These include Hamas and Egyptian Islamic Jihad, which was merged into the al Qaeda network in 1998.

Ms. Luque acknowledges that some of her Herndon group clients have historical ties to the Brotherhood, but she says these men are all peaceful and supportive of democracy. The U.S. hasn't designated the Brotherhood itself as a terrorist group. "To the extent [the Brotherhood] embraces violence, it is rejected by these guys," Ms. Luque says.

But Mr. Kane and his colleagues allege they found links between the Herndon group and Hamas. Also raided in March 2002 was the nearby Falls Church, Va., home of Mr. Alamoudi, a top Muslim lobbyist and alleged Brotherhood leader who formerly worked for one of the Herndon entities. The search yielded a memo in Arabic on large transactions involving Hamas, operations against the Israelis, and the notation "Met Mousa Abu Marzook in Jordan." Mr. Marzook, 53, is a top Hamas leader, now thought to be in Syria.

Mr. Kane's filings in federal courts in Virginia and Georgia indicate that he pieced together disparate mentions of Mr. Marzook in sporadic U.S. investigations going back more than a decade. A seemingly perpetual college student, the Palestinian moved from city to city on an educational visa and had \$3 million in the bank when he first came under scrutiny by customs agents in 1989, according to law-enforcement officials and government court filings. A Justice Department filing in 1995 said that another Hamas operative told Israeli investigators that Mr. Marzook came to the U.S. to round up people with expertise in "chemical materials, toxins, physics, military education and knowledge of computers."

Now under indictment in the U.S. on terrorism and fraud charges, Mr. Marzook surfaced in 1994 on Lebanese television to take credit on behalf of Hamas for a suicide attack on a pedestrian mall in Jerusalem. "Death is a goal to every Muslim," he said. Other evidence connected the Herndon group to another suspected Palestinian terrorist in Florida.

The multiplying alleged connections to Palestinian terrorists and the Muslim Brotherhood led Mr. Kane to the south of Switzerland and a septuagenarian banker named Youssef Nada. A Brotherhood elder, Mr. Nada fled Egypt in the 1960s, after a crackdown on the banned movement. Mr. Kane journeyed to his mountainside villa near Lugano in June 2002.

Villa Nada is decorated with Arabic quotations from the Quran. In an airy sitting room overlooking shimmering Lake Lugano, Mr. Kane quizzed Mr. Nada about his long banking career and ties to the Herndon group. Mr. Nada has been barred from entering the U.S. since 1999 because of his alleged links to Hamas. In November 2001, the U.S. Treasury designated him as a banker for al Qaeda.

According to Mr. Nada, the federal agent questioned him politely, even though Mr. Nada concedes he became agitated at times. "I said to him, 'I am sorry I was talking to you loudly. I consider you a professional. You have a job to get done. It doesn't mean you are my enemy,'" Mr. Nada, 73, said in a subsequent interview with The Wall Street Journal. The financier said he had served as the Muslim Brotherhood's longtime foreign liaison and confirmed his ties to many of the Herndon group figures, but he denied any dealings with terrorist organizations, saying such groups pervert the Brotherhood's principles.

Back in the U.S. in the spring of 2003, Mr. Kane got a lucky break. Federal records show that the wife of a key figure in the investigation named Soliman Biheiri called local police to say that she feared that her husband, who had left the country following the big March 2002 raid, was planning to return and take their children back to the Middle East, against her will. Word of the call soon reached Mr. Kane. He and a colleague from the IRS paid a visit on the wife, Mahshid Biheiri.

Ms. Biheiri, who couldn't be reached for comment, described her husband's relationships with numerous alleged members of the Muslim Brotherhood, both from the Herndon group and abroad, according to a summary of the interview written by the agents. One of her husband's closest associates, she said, was Mr. Alamoudi, the American-Muslim

lobbyist. Mr. Alamoudi was an investor in BMI Inc., a now-defunct real-estate investment firm run by Mr. Biheiri.

The firm, Mr. Kane found, had received millions of dollars in funding from Mr. Marzook, top Muslim Brotherhood figures in the Middle East and several Saudi bankers under investigation for possible involvement in terrorism (see chart). The FBI alleges BMI was used to channel funds to Hamas.

Mr. Alamoudi is the Muslim activist under investigation in an alleged plot to kill the Saudi crown prince. Prosecutors allege in court that he is "deeply connected" to some Herndon group leaders. So far, a federal grand jury has indicted Mr. Alamoudi on charges of illegal dealings with Libya, and he is in custody. He has pleaded not guilty.

A month after Ms. Biheiri first spoke to the federal agents, she called Mr. Kane back with another tip: Her husband Soliman was coming to Virginia, court records show. On June 15, 2003, Mr. Biheiri was ending a 20-hour trip from Cairo at Washington's Dulles International Airport when Mr. Kane and another agent plucked him from the immigration-and-customs line. Mr. Biheiri, 52, agreed to an interview. The five-hour interrogation showcased Mr. Kane's expertise, as he covered 56 prominent Muslim individuals, 17 Islamic-run corporations, nine Islamic banks, 13 Islamic charities, and tens of millions of dollars of investments, donations, and other transactions, according to a report written by the agents.

Mr. Biheiri, who has economics degrees from two Swiss universities, told the agents that he enjoyed longstanding ties to Muslim Brotherhood exiles from Egypt who since the early 1970s had built a network of banks and financial companies in Europe and the Middle East. These men also had frequent dealings with some of Saudi Arabia's wealthiest businessmen, he said. He dropped bits of trivia, such as the value of Brotherhood leader Youssef Nada's Swiss villa when it was bought in the 1970s. And agents later broke the encryption on Mr. Biheiri's laptop computer, revealing his alleged relationship with the Hamas leader Mr. Marzook.

Perhaps most significantly, Mr. Biheiri provided new information about the Brotherhood's connections to the list of Osama bin Laden's early financial backers. In March 2002, a raid by FBI agents and Bosnian police on an al Qaeda front group in Bosnia produced a list in Arabic from the late 1980s of early bin Laden supporters. Soon thereafter, a senior al Qaeda leader held by the Justice Department in New York confirmed the document's authenticity in an interview with the FBI, referring to it as the Golden Chain, U.S. government court filings say.

The trail has led to some powerful people in Saudi Arabia, one of the closest U.S. allies but also widely considered a wellspring of funding for terrorism. While the 9/11 commission said last week that there is no evidence the Saudi government funds al Qaeda, the terrorist network "found fertile fund-raising ground in the kingdom." The names on the Golden Chain list refer to some of Saudi Arabia's richest business families, including the billionaire Al Rajhi banking clan. But the family "denies any suggestion

that it has ever supported terrorism," and the list is not evidence to the contrary, says Chris Curran, a lawyer for Al Rajhi Banking & Investment Corp.

Thanks in part to Mr. Biheiri's interrogation, prosecutors say they are drawing up a broader set of charges against the other leaders of the Herndon group. But members of the Herndon group are fighting back.

Iqbal Unus, a Ph.D. nuclear physicist who has served on the boards of several Herndon Islamic organizations, has sued Mr. Kane in federal court in Alexandria, Va., over alleged infringement of privacy and other constitutional rights in connection with the March 2002 search of the Unus home. The suit also targets Rita Katz, a private terrorism researcher, who in a book last year wrote that she provided Mr. Kane with information about the Herndon group. Ms. Katz is an expert witness employed by Dow Jones & Co. in a libel suit against The Wall Street Journal Europe filed in London by the Al-Rajhi family, who the government alleges helped fund the Herndon group.

No member of the Unus family has been charged with any crime. The government has said the searches were done properly.

Ms. Luque, a partner in the law firm of Gray Cary Ware & Freidenrich, filed the Unus suit and other challenges to the U.S. probe on behalf of the Herndon group. She has worked with a lawyer in rural northern Georgia on a civil suit against the government on behalf of the Herndon group's Islamic chicken operation there.

Ms. Luque says that Messrs. Marzook, Biheiri and Alamoudi aren't connected with her clients "in any way, shape, or form." The government plans to dispute that and will have a chance to elicit more information from Mr. Biheiri in coming months. After being convicted of immigration fraud in October, Mr. Biheiri, who is currently imprisoned, was indicted anew for allegedly lying to Mr. Kane during part of the Dulles airport interview. He has denied the charges. His lawyer, Danny Onorato, says, "After years of scrutiny, the government has not been able to prove that Mr. Biheiri was involved in any terrorist activities." One star witness at his upcoming trial could be Mr. Kane.

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Roger Thurow in Zurich contributed to this article.

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#### Bankers, Brotherhood Leaders and Accused Terrorists

The Saudi-funded international Islamic network that the Justice Department is trying to unravel has three basic groups. The first is a collection of Muslim political organizers and businessmen in the U.S. Much of their funding comes from rich Saudi Arabian businessmen, some of whose names are on a purported list of Osama bin Laden supporters known as the Golden Chain.

Linking these two groups are top leaders of the Muslim Brotherhood in Europe and the Persian Gulf.

#### U.S. ORGANIZERS

##### Abdurrahman Alamoudi

- Ran the American Muslim Council, a lobby group founded by a top Muslim Brotherhood figure. Mr. Alamoudi, who prosecutors say is also in the Brotherhood, is suspected in a plot to kill Saudi Crown Prince Abdullah and has alleged ties to Hamas.
- A federal grand jury has indicted Mr. Alamoudi on charges of illegal dealings with Libya. He has pleaded not guilty.

##### Soliman Biheiri

- An Egyptian banker who worked in the U.S. and founded an investment firm backed by wealthy Saudi businessmen called BMI Inc., which the FBI says may have been used to fund terror. David Kane claims Biheiri told him about the Muslim Brotherhood's financial network, admitted ties to alleged terror supporters Alamoudi, Marzook, Qadi, and Al-Arian, and said he first met the leaders of the Herndon group through a Brotherhood leader in 1985.
- Is in prison for immigration fraud and is under U.S. indictment for

lying about ties to Hamas leader Marzook.

##### Mousa Abu Marzook

- Is the political director of Hamas, the Palestinian terrorist organization. A former U.S. college student, he now lives in Syria and was a major investor in BMI.
- Is under U.S. indictment on charges of illegal dealings with Libya and violating other terrorism sanctions. He is listed by the U.S. as a terrorist.

##### Jamal Barzinji, Ahmed Totonji and Hisham Al-Talib

- Leaders of the Herndon group, this trio of Iraqi immigrants founded the International Institute of Islamic Thought. They have long-standing ties to Youssef Nada of the Muslim Brotherhood and to Saudi businessmen involved in promoting Islam world-wide. Beginning in the 1960s and '70s, they helped found and run several top Saudi-backed U.S. Muslim groups.

-- Messrs. Barzinji, Al-Talib and Totonji are under federal investigation, but they deny ties to terrorism. Their lawyer says they are no longer close to the Saudis.

Sami Al-Arian

-- The alleged North American chief of Palestinian Islamic Jihad, another terrorist organization, he allegedly had extensive relationships with the Herndon group and was in a Muslim youth group affiliated with the Muslim Brotherhood.

-- Is under indictment in Florida on terrorism charges, which he has denied.

MUSLIM BROTHERHOOD LEADERS

Youssef Nada

-- An Egyptian exile based in Switzerland who has served for decades as the longtime foreign liaison of the Brotherhood. He acknowledges long-standing ties to the U.S. Muslim organizers and the Saudi businessmen.

-- Listed by the U.S. Treasury as a banker for al Qaeda and Hamas -- charges he denies.

Gamal Al-Din Attia

-- Is an Egyptian scholar and senior Muslim Brotherhood figure currently living in Saudi Arabia. Now 77, he is a former adviser to the International Institute of Islamic Thought in Herndon and founded a bank in Europe allegedly linked to the Muslim Brotherhood. He taught with Youssef Qaradawi at the University of Qatar and is an associate of Youssef Nada. He is a relative of Soliman Biheiri -- who says it was Attia who encouraged him to come to the U.S. and start BMI.

-- Denies involvement in terrorism and says he left the Brotherhood decades ago.

Youssef Qaradawi

-- An Egyptian-exile cleric based in Qatar, he is considered a spiritual leader of the Muslim Brotherhood and the Palestinian terror group Hamas. He invested in Youssef Nada's bank and is an associate of Mr. Biheiri.

-- Banned from the U.S. for alleged Hamas ties since November 1999 but denies supporting terrorism.

## SAUDI BUSINESSMEN

### Suleiman Bin Abdul Aziz Al-Rajhi

-- Is the chairman of Al-Rajhi Banking & Investment Corp., the largest bank in Saudi Arabia. The al-Rajhi family allegedly helped fund the Herndon group and the al-Rajhi name appears on the Golden Chain. Youssef Nada endorsed Suleiman A. Al-Rajhi as a longtime personal associate in a 1983 letter.

-- A spokesman said Mr. al-Rajhi has made donations to humanitarian charities over the years, but "is not aware of any link between these charities and any terrorist activity." The bank has filed a libel suit against The Wall Street Journal Europe.

### Saleh Abdullah Kamel

-- Another multi-billionaire heavily involved in promoting Islam, he is the chairman of the Dallah Al-Baraka banking conglomerate. He invested in BMI, and his name appears on the Golden Chain.

-- Says he has given heavily to Islamic charities and that name appears on Golden Chain list because he backed Afghan rebels during 1980s, when the U.S. also did. Denies supporting terror.

### Yassin Qadi

-- Is an expert on Islamic banking methods and ran a Muslim charity that the U.S. has labeled as a terrorist front. He invested millions of dollars in BMI and funded a Turkish firm run by senior al Qaeda figures. Has ties to Nada and Golden Chain businessmen but his own name isn't on Chain.

-- Is listed by the U.S. as a "global terrorist," which he denies and is fighting in court.

Source: WSJ research